

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
CENTRAL ISLIP DIVISION

In Re. ROBERT P. RUGGIERO SR

§
§
§
§Case No. 25-70416Debtor(s)☐ Jointly Administered**Monthly Operating Report**

Chapter 11

Reporting Period Ended: 04/30/2025Petition Date: 01/31/2025Months Pending: 3Industry Classification:

| | | | |
|---|---|---|---|
| 0 | 0 | 0 | 0 |
|---|---|---|---|

Reporting Method: Accrual Basis ☐Cash Basis ☒

Debtor's Full-Time Employees (current):

0

Debtor's Full-Time Employees (as of date of order for relief):

0**Supporting Documentation** (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- ☐ Statement of cash receipts and disbursements
- ☐ Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- ☒ Statement of operations (profit or loss statement)
- ☐ Accounts receivable aging
- ☐ Postpetition liabilities aging
- ☐ Statement of capital assets
- ☐ Schedule of payments to professionals
- ☐ Schedule of payments to insiders
- ☒ All bank statements and bank reconciliations for the reporting period
- ☐ Description of the assets sold or transferred and the terms of the sale or transfer

s/Robert Ruggiero Sr

Signature of Responsible Party

05/06/2025

Date

Robert Ruggiero Sr

Printed Name of Responsible Party

11 Linden Street, Selden NY 11784

Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Debtor's Name ROBERT P. RUGGIERO SR

Case No. 25-70416

| Part 1: Cash Receipts and Disbursements | Current Month | Cumulative |
|--|---------------|-------------|
| a. Cash balance beginning of month | \$7,085 | |
| b. Total receipts (net of transfers between accounts) | \$1,041,804 | \$1,055,938 |
| c. Total disbursements (net of transfers between accounts) | \$21,036 | \$28,065 |
| d. Cash balance end of month (a+b-c) | \$1,027,853 | |
| e. Disbursements made by third party for the benefit of the estate | \$0 | \$0 |
| f. Total disbursements for quarterly fee calculation (c+e) | \$21,036 | \$28,065 |

| Part 2: Asset and Liability Status (Not generally applicable to Individual Debtors. See Instructions.) | Current Month |
|--|---------------|
| a. Accounts receivable (total net of allowance) | \$0 |
| b. Accounts receivable over 90 days outstanding (net of allowance) | \$0 |
| c. Inventory (Book <input type="radio"/> Market <input type="radio"/> Other <input checked="" type="radio"/> (attach explanation)) | \$0 |
| d. Total current assets | \$2,534,000 |
| e. Total assets | \$2,534,000 |
| f. Postpetition payables (excluding taxes) | \$0 |
| g. Postpetition payables past due (excluding taxes) | \$0 |
| h. Postpetition taxes payable | \$0 |
| i. Postpetition taxes past due | \$0 |
| j. Total postpetition debt (f+h) | \$0 |
| k. Prepetition secured debt | \$1,214,316 |
| l. Prepetition priority debt | \$1,100,000 |
| m. Prepetition unsecured debt | \$1,854,839 |
| n. Total liabilities (debt) (j+k+l+m) | \$4,169,155 |
| o. Ending equity/net worth (e-n) | \$-1,635,155 |

| Part 3: Assets Sold or Transferred | Current Month | Cumulative |
|--|---------------|------------|
| a. Total cash sales price for assets sold/transferred outside the ordinary course of business | \$0 | \$0 |
| b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business | \$0 | \$0 |
| c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b) | \$0 | \$0 |

| Part 4: Income Statement (Statement of Operations) (Not generally applicable to Individual Debtors. See Instructions.) | Current Month | Cumulative |
|---|---------------|------------|
| a. Gross income/sales (net of returns and allowances) | \$0 | |
| b. Cost of goods sold (inclusive of depreciation, if applicable) | \$0 | |
| c. Gross profit (a-b) | \$0 | |
| d. Selling expenses | \$0 | |
| e. General and administrative expenses | \$0 | |
| f. Other expenses | \$0 | |
| g. Depreciation and/or amortization (not included in 4b) | \$0 | |
| h. Interest | \$0 | |
| i. Taxes (local, state, and federal) | \$0 | |
| j. Reorganization items | \$0 | |
| k. Profit (loss) | \$0 | \$0 |

Debtor's Name ROBERT P. RUGGIERO SR

Case No. 25-70416

Part 5: Professional Fees and Expenses

| a. | | | Approved Current Month | Approved Cumulative | Paid Current Month | Paid Cumulative |
|--------|---|----------------------|---------------------------|------------------------|-----------------------|--------------------|
| | Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i> | | \$0 | \$0 | \$0 | \$0 |
| | <i>Itemized Breakdown by Firm</i> | | | | | |
| | | Firm Name | Role | | | |
| i | | Richard S Feinsilver | Lead Counsel | \$0 | \$0 | \$0 |
| ii | | | Other | \$0 | \$0 | \$0 |
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Debtor's Name ROBERT P. RUGGIERO SR

Case No. 25-70416

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| | ci | | | | | |

| b. | | | Approved Current Month | Approved Cumulative | Paid Current Month | Paid Cumulative |
|------|--|------|---------------------------|------------------------|-----------------------|--------------------|
| | Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i> | | | | | |
| | <i>Itemized Breakdown by Firm</i> | | | | | |
| | Firm Name | Role | | | | |
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Debtor's Name ROBERT P. RUGGIERO SR

Case No. 25-70416

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Debtor's Name ROBERT P. RUGGIERO SR

Case No. 25-70416

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| All professional fees and expenses (debtor & committees) | | | | | | |

| Part 6: Postpetition Taxes | Current Month | Cumulative |
|--|---------------|------------|
| a. Postpetition income taxes accrued (local, state, and federal) | \$0 | \$0 |
| b. Postpetition income taxes paid (local, state, and federal) | \$0 | \$0 |
| c. Postpetition employer payroll taxes accrued | \$0 | \$0 |
| d. Postpetition employer payroll taxes paid | \$0 | \$0 |
| e. Postpetition property taxes paid | \$0 | \$0 |
| f. Postpetition other taxes accrued (local, state, and federal) | \$0 | \$0 |
| g. Postpetition other taxes paid (local, state, and federal) | \$0 | \$0 |

Part 7: Questionnaire - During this reporting period:

- a. Were any payments made on prepetition debt? (if yes, see Instructions) Yes ☐ No ☒
- b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions) Yes ☐ No ☒
- c. Were any payments made to or on behalf of insiders? Yes ☐ No ☒
- d. Are you current on postpetition tax return filings? Yes ☒ No ☐
- e. Are you current on postpetition estimated tax payments? Yes ☒ No ☐
- f. Were all trust fund taxes remitted on a current basis? Yes ☐ No ☒
- g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions) Yes ☐ No ☒
- h. Were all payments made to or on behalf of professionals approved by the court? Yes ☐ No ☐ N/A ☒
- i. Do you have:
- Worker's compensation insurance? Yes ☐ No ☒
 - If yes, are your premiums current? Yes ☐ No ☐ N/A ☒ (if no, see Instructions)
 - Casualty/property insurance? Yes ☒ No ☐
 - If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
 - General liability insurance? Yes ☒ No ☐
 - If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- j. Has a plan of reorganization been filed with the court? Yes ☐ No ☒
- k. Has a disclosure statement been filed with the court? Yes ☐ No ☒
- l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930? Yes ☒ No ☐

Debtor's Name ROBERT P. RUGGIERO SR

Case No. 25-70416

Part 8: Individual Chapter 11 Debtors (Only)

| | |
|--|-------------|
| a. Gross income (receipts) from salary and wages | \$0 |
| b. Gross income (receipts) from self-employment | \$0 |
| c. Gross income from all other sources | \$1,041,804 |
| d. Total income in the reporting period (a+b+c) | \$1,041,804 |
| e. Payroll deductions | \$0 |
| f. Self-employment related expenses | \$0 |
| g. Living expenses | \$5,549 |
| h. All other expenses | \$15,487 |
| i. Total expenses in the reporting period (e+f+g+h) | \$21,036 |
| j. Difference between total income and total expenses (d-i) | \$1,020,768 |
| k. List the total amount of all postpetition debts that are past due | \$0 |
| l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)? Yes <input type="radio"/> No <input checked="" type="radio"/> | |
| m. If yes, have you made all Domestic Support Obligation payments? Yes <input type="radio"/> No <input type="radio"/> N/A <input checked="" type="radio"/> | |

Privacy Act Statement

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: http://www.justice.gov/ust/eo/rules_regulations/index.htm. Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.

s/Robert P. Ruggiero Sr

Signature of Responsible Party

Debtor

Title

Robert P. Ruggiero Sr

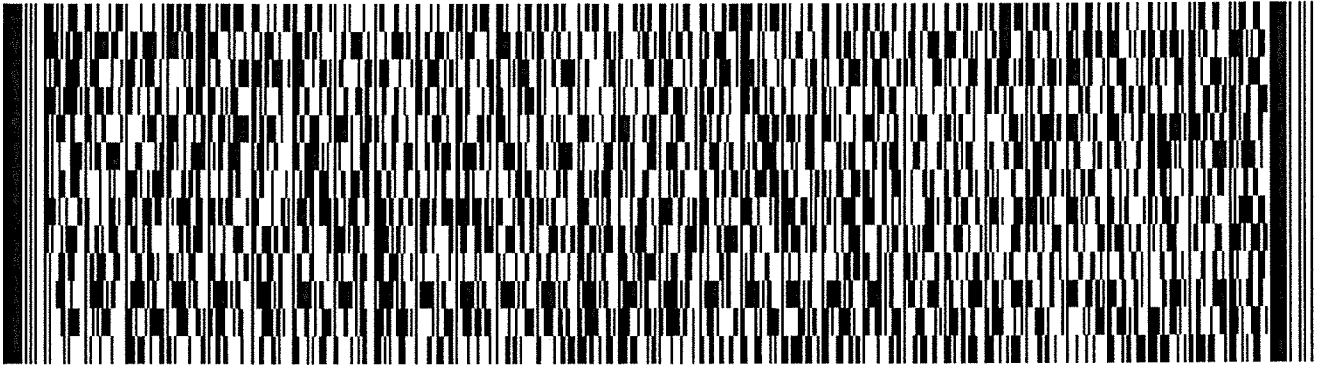
Printed Name of Responsible Party

04/30/2025

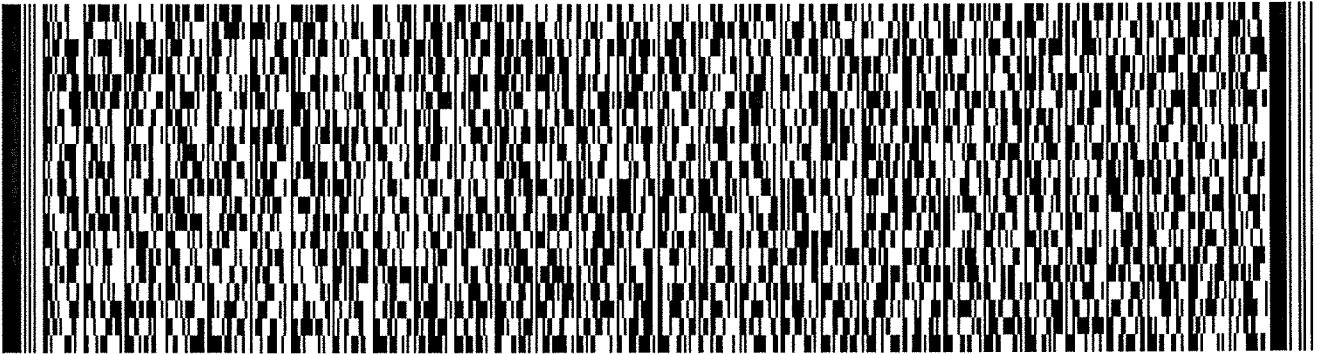
Date

Debtor's Name ROBERT P. RUGGIERO SR

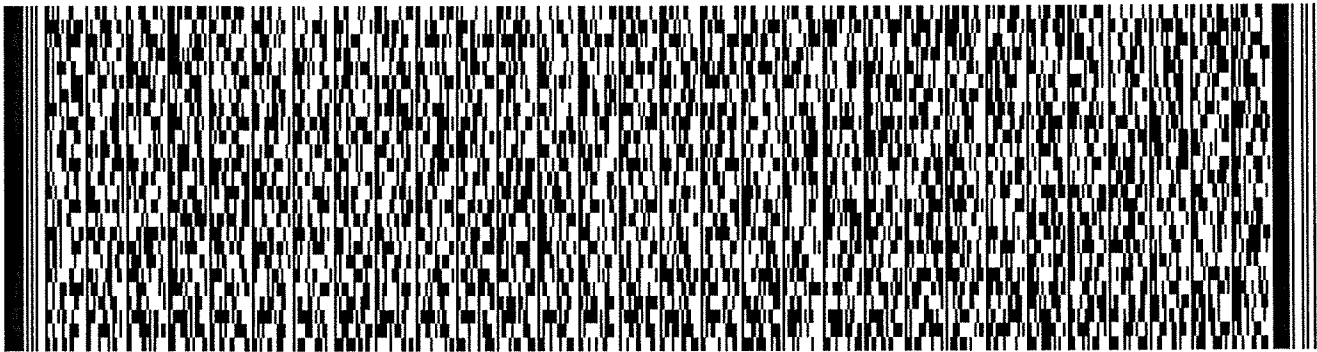
Case No. 25-70416



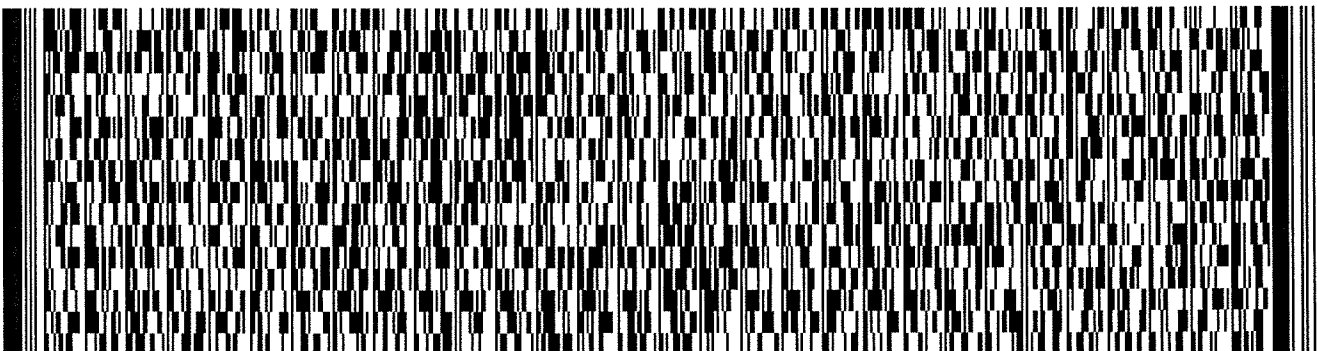
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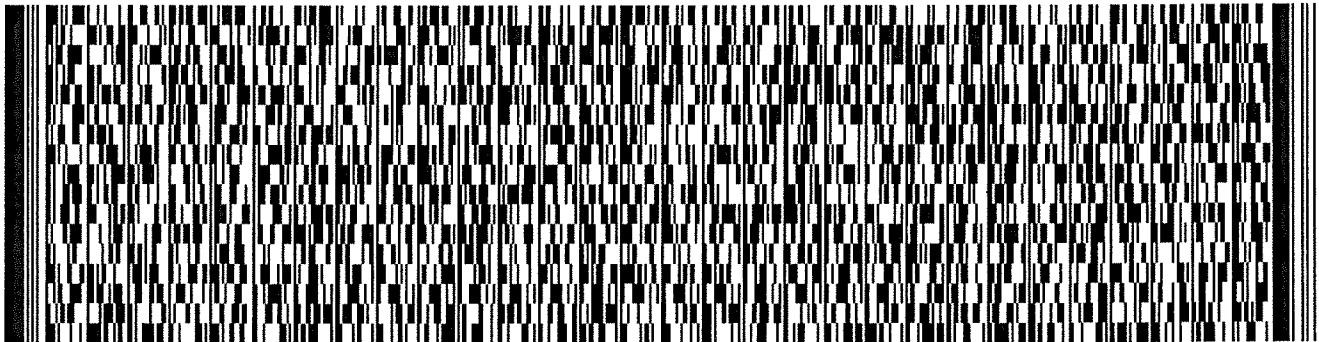
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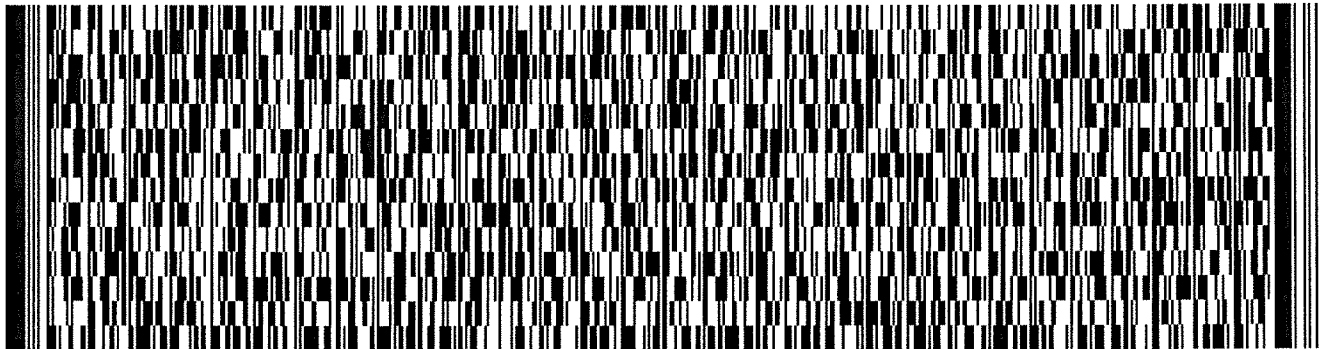
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Debtor's Name ROBERT P. RUGGIERO SR

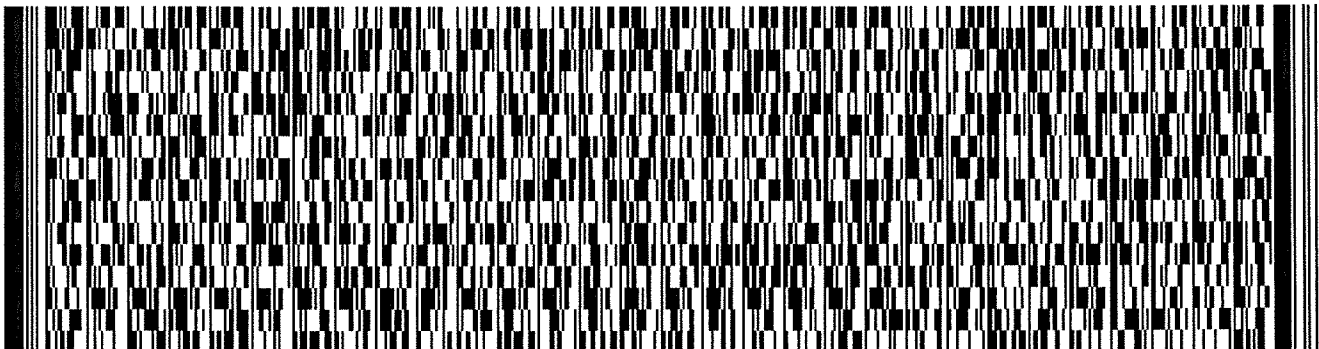
Case No. 25-70416



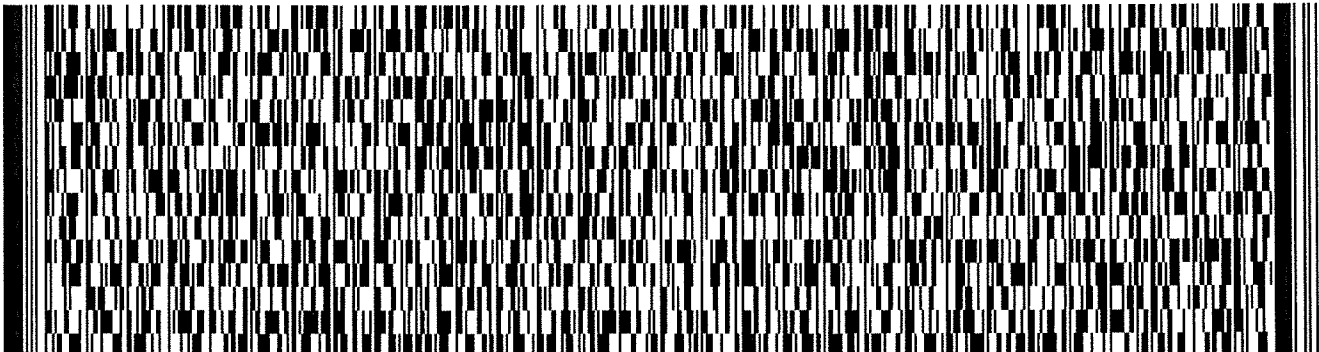
Bankruptcy1to50



Bankruptcy51to100



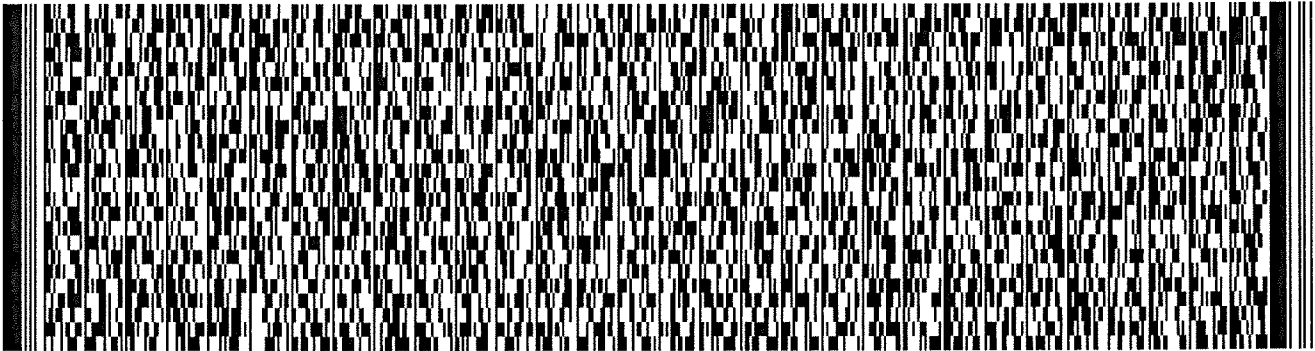
NonBankruptcy1to50



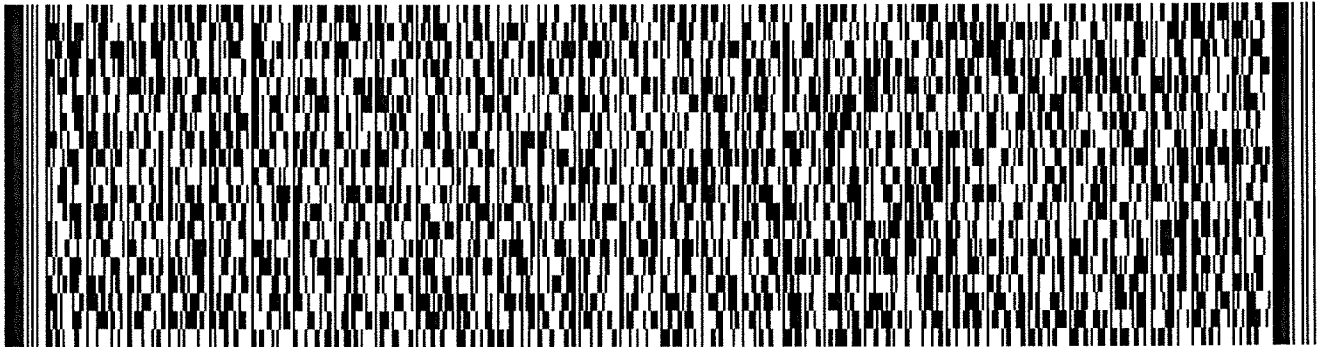
NonBankruptcy51to100

Debtor's Name ROBERT P. RUGGIERO SR

Case No. 25-70416



PageThree



PageFour

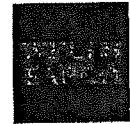
ROBERT P. RUGGIERO SR.
Case #: 25-70416-las

STATEMENT OF INCOME AND EXPENSES FOR PERIOD
FROM April 1, 2025 to April 30, 2025

| | |
|--|---------------|
| Opening Balance | 7,085 |
| <u>Income</u> | |
| Social Security | 3,734 |
| Deposits from Retirement Savings | |
| Proceeds of Sale - 2182 Jackson LLC | 633,486 |
| Proceeds of Sale _ Tampa FL | 404,584. |
| Total Income | 1,041,804 |
| Total Funds Available | 1,048,889 |
| <u>Expenses</u> | |
| Utilities | 175 |
| Health Insurance | 788 |
| Other Insurance | 167 |
| Personal Tax Deposits | |
| Personal Expenses (Food, Clothing etc) | 2,412 |
| Bank Charges | 60 |
| Repairs - 2182 Jackson | 15,237 |
| Repairs - Selden (Homestead) | 1,637 |
| Misc | 370 |
| Subtotal | 20,786 |
| Admin (UST Fees) | 250 |
| Total Expenses | 21,036 |
| Closing Balance | 1,027,853 |

Wells Fargo Everyday Checking

April 30, 2025 ■ Page 1 of 7



ROBERT P RUGGIERO, SR
DEBTOR IN POSSESSION
CH11 CASE #25-70416 (ENY)
11 LINDEN ST
SELDEN NY 11784-2801

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (348)
P.O. Box 6995
Portland, OR 97228-6995

APRIL 30, 2025

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Other Wells Fargo Benefits

Keep your accounts and money safe. Know how to spot a scam with these two tips.

1. Question unusual payment requests.

Scammers prefer payment methods that make it difficult or impossible to recover your money. Be cautious if anyone asks you to pay with gift cards, prepaid cards, cryptocurrency, wire transfers, or a payment app. These payment methods are like sending cash. Remember that requests for gift cards are almost always a scam.

Learn more at wellsfargo.com/saferpayments

2. Don't allow anyone remote access to your devices.

Scammers may call you posing as a computer technician, or you may get a pop-up window on your screen warning you about an issue with your device. If you engage, they'll ask you to allow them into your computer or to do a screen share.

Know that legitimate tech support companies don't contact you and ask for access to your computer. If this happens to you, it's a scam. If you have an issue with your computer or device, go to a company you know and trust. Never rely on someone reaching out to you and don't allow them access to your device.

April 30, 2025 ■ Page 2 of 7



It's your money and your personal information. Protect it.

Learn more at wellsfargo.com/scams

Statement period activity summary

| | |
|--------------------------|----------------|
| Beginning balance on 4/1 | \$7,084.63 |
| Deposits/Additions | 1,041,804.41 |
| Withdrawals/Subtractions | - 21,035.84 |
| Ending balance on 4/30 | \$1,027,853.20 |

Account number: [REDACTED] 9932 (primary account)

 ROBERT P RUGGIERO, SR
 DEBTOR IN POSSESSION
 CH11 CASE #25-70416 (ENY)

NEW York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 026012881

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------|--------------|---|------------------------|------------------------------|-------------------------|
| 4/3 | | Purchase authorized on 04/03 Cvs/Pharmacy #01 01186--8 | | | |
| 4/9 | | Selden NY P465093744416249 Card 4492 | | 78.55 | 7,006.08 |
| 4/9 | | Purchase authorized on 04/06 Paypal *Home Depot | | | |
| 4/9 | | 402-935-7733 GA S305096536190629 Card 4492 | | 32.63 | |
| 4/10 | | Purchase authorized on 04/08 Sacher Dental Grou | | | |
| 4/10 | | 631-891-3225 NY S305098546941202 Card 4492 | | 500.00 | 6,473.45 |
| 4/14 | | Purchase authorized on 04/08 Optimum 7858 631-393-0636 | | | |
| 4/14 | | NY S385098483442059 Card 4492 | | 28.08 | 6,445.37 |
| 4/14 | | Deposit Made In A Branch/Store | 633,486.02 | | |
| 4/15 | | Purchase authorized on 04/11 State Farm Insura 800-956-6310 | | | |
| 4/15 | | IL S465101317017843 Card 4492 | | 166.71 | 639,764.68 |
| 4/15 | | Purchase authorized on 04/14 Vivint Inc/US 801-705-6253 UT | | | |
| 4/15 | | S305104634467741 Card 4492 | | 67.51 | |
| 4/15 | | Quarterly Fee Payment 250414 6Qslr50Qcj1 Robert P | | | |
| 4/15 | | Ruggiero Sr | | 250.00 | |
| 4/16 | 106 | Check | | | |
| 4/16 | | SSA Treas 310 Xxsoc Sec 041625 xxxxx9279A SSA Robert P | 3,734.00 | 3,266.40 | 636,180.77 |
| 4/16 | | Ruggiero | | | |
| 4/16 | | Purchase authorized on 04/15 Sacher Dental Grou Lake | | | |
| 4/16 | | Ronkonko NY S305105498810444 Card 4492 | | 500.00 | |
| 4/17 | | Purchase authorized on 04/16 The Home Depot #1209 Selden | | | |
| 4/17 | | NY P585106645722409 Card 4492 | | 52.03 | 639,362.74 |
| 4/17 | | Purchase authorized on 04/15 AARP 800-523-5800 MN | | | |
| 4/17 | | S465105465255395 Card 4492 | | 394.00 | |
| 4/17 | | Purchase authorized on 04/15 AARP 800-523-5800 MN | | | |
| 4/17 | | S305105466508963 Card 4492 | | 394.00 | |
| 4/17 | | Purchase authorized on 04/17 The Home Depot #1265 S | | | |
| 4/17 | | Setauket NY P000000071883917 Card 4492 | | 23.90 | |
| 4/17 | 104 | Check | | | |
| 4/17 | 105 | Check | | 430.00 | |
| 4/21 | 107 | Check | | 267.63 | 637,853.21 |
| 4/22 | | Purchase authorized on 04/21 Optimum.Com/Mobile | | | |
| 4/22 | | 888-333-0643 NY S465111516592405 Card 4492 | | 567.57 | 637,285.64 |
| 4/22 | | Purchase authorized on 04/21 Delta Air 006232 800-2211212 | | 79.95 | |
| 4/23 | | CA S585111583465425 Card 4492 | | 231.48 | 636,974.21 |
| 4/24 | | Purchase authorized on 04/21 Water Works Irriga West Islip NY | | | |
| 4/24 | | S305111554170176 Card 4492 | | 280.02 | 636,694.19 |
| 4/28 | | eDeposit IN Branch 04/24/25 12:11:03 PM 601 Portion Rd Lake | | | |
| 4/28 | | Ronkonkoma NY 4492 | 404,584.39 | | 1,041,278.58 |
| 4/28 | 110 | Check | | | |
| | | | | 11,100.00 | 1,030,178.58 |

Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day after the day of your deposit.



Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.

The "Special rules for new accounts" section is deleted and replaced with the following:

If you are a new customer, the following special rules apply during the first 30 days your account is open. Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day after the day we receive the deposits; no funds from a business day's check deposits are available on the day we receive the deposits.

If we delay the availability of your deposit the following special rules may apply:

- The first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725 may not be available until the second business day after the day of your deposit.
- The excess over \$6,725 and funds from all other check deposits will be available no later than the seventh business day after the day of your deposit. The first \$275 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Availability of Funds Policy," subsection "Your ability to withdraw funds," is deleted and replaced with the following:

Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each account) available to you on the first business day after the day we receive your deposits. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will generally be available on the day we receive the transfer. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks and other items presented for payment and applicable fees that you have incurred.

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Fund Transfer Disclosures-General," subsection "ACH transactions," is deleted and replaced with the following:

These additional terms apply to payments to or from your account that you transmit through an ACH:

- Your rights as to payments to or from your account will be based on the laws governing your account.
- When we credit your account for an ACH payment, the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.
- If we don't receive final settlement or payment, we're entitled to a refund from you for the amount credited to your account and the sender of the payment will not be considered to have made the payment to you.
- For ACH debit entries that debit your non-Wells Fargo account and credit your Wells Fargo account, Wells Fargo Bank generally holds those funds for 3-4 business days to make sure that the funds will not be returned unpaid before we credit your Wells Fargo account. Longer holds may apply, or we may return the funds to the sending bank and not make the funds available to your Wells Fargo Account, if we - in our sole discretion - believe the transfer is irregular or suspicious.
- Any Originating Depository Financial Institution (ODFI) may initiate, pursuant to ACH Operating Rules, ACH debit entries to your account for presentment or re-presentment of items you write or authorize.

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NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan. Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score. Get started at wellsfargo.com/personalloan.

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Important Information You Should Know

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts
Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- If your account has a negative balance:
Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.
- In case of errors or questions about your electronic transfers:
Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
 1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.
- In case of errors or questions about other transactions (that are not electronic transfers):
Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.



Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance
shown on your statement.. \$ _____

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.

| | |
|-------------|----|
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| TOTAL | \$ |

CALCULATE THE SUBTOTAL

(Add Parts A and B)

..... TOTAL \$ _____

SUBTRACT

C. The total outstanding checks and withdrawals from the chart above. - \$

CALCULATE THE ENDING BALANCE
(Part A, Part B, Part C)

(Part A + Part B - Part C)

This amount should be the same

as the current balance shown in

your check register. \$

Total \$

To download and print additional Account Balance Calculation Worksheets (PDF), enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

